Certificate Number: 05781-PAE-DE-032518757

Bankruptcy Case Number: 18-18243



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 28, 2019, at 4:34 o'clock PM PDT, Annabelle Viray completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 28, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President